

LOCAL CONSUMER PROGRAMS

The AGO provides grants to a statewide network of Local Consumer Programs (LCPs).

LCPs provide consumer information, resources and education. In addition, they offer free, voluntary mediation services to consumers who have filed complaints concerning problems they may have encountered with businesses. Trained mediators handle many consumer complaints in their specific regions, and their local knowledge and community involvement enable them to provide effective assistance to consumers.

Generally, these mediations are conducted over the phone.

For more information on contacting the LCP in your area, please visit www.mass.gov/ago/lcp.

FACE-TO-FACE MEDIATION PROGRAMS

The AGO provides grants to Face-to-Face (FTF) Mediation Programs to add a more formal mediation process to the continuum of services that help consumers resolve disputes.

FTF programs provide a traditional, face-to-face mediation service to support a range of consumer complaints including landlord/tenant disputes. The FTF mediators are neutral and trained in mediation skills and techniques in compliance with statutory requirements. Mediations are voluntary, confidential and can be conducted at various stages of disputes. Consumers can seek mediation directly through a FTF program, after an unsuccessful LCP mediation, or before or after filing a complaint in the Small Claims Court in your local District Court.

Generally, these mediations are conducted in person.

For more information on contacting the FTF in your area, please visit www.mass.gov/ago/ftf.

*Have a consumer question or complaint?
www.mass.gov/ago/complaints*



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CONSUMER COMPLAINTS & MEDIATION SERVICES



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www.mass.gov/ago/complaints

A MESSAGE FROM ATTORNEY GENERAL MARTHA COAKLEY

Dear Consumer,

If you believe that you have been the victim of fraud, deception or unfair business practices, the Attorney General's Office (AGO) wants to hear from you.



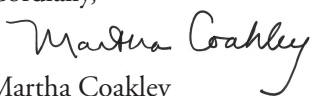
One of the ways the AGO can assist you in resolving a consumer complaint is through a process of informal, voluntary mediation.

The AGO has dedicated trained professionals in the Public Inquiry & Assistance Center (PIAC) who will review your complaint to determine whether we will mediate or refer you to one of the Local Consumer Programs (LCPs) or Face-to-Face Mediation Programs (FTF) across the Commonwealth which help us resolve consumer complaints. These local programs are available to offer mediation services and they have unique community knowledge that can be valuable when assisting consumers.

Your complaints and information help us identify patterns of unfair and deceptive practices and may result in additional actions being taken.

You can fill out a consumer complaint online by visiting <http://www.mass.gov/ago/complaints>.

Cordially,


Martha Coakley
Massachusetts Attorney General

ROLE OF THE AGO IN MEDIATION

The AGO offers a **free, voluntary mediation service** that tries to help resolve matters between consumers and merchants outside of court.

In mediation, a neutral third party -a mediator- helps you and the other party try to resolve the problem through facilitated dialogue. However, it is up to you and the other party to reach an agreement.

It is important to note that the AGO, LCPs, and FTFs **cannot require a merchant to participate in its voluntary mediation program**. However, many businesses do choose to participate and as a result, mediation is able to help many individuals resolve consumer problems.

Generally, AGO mediation services are available for a:

- complaint between a consumer and a business,
- consumer who has not gone to court,
- situation where there is no court judgment, &
- consumer who is not represented by an attorney.

In order to determine whether your situation is appropriate for our mediation service, you must first file a consumer complaint with our office. The AGO reviews all complaints that are received.

If your complaint is suitable for our mediation services, it will be assigned to a mediator and you will be contacted at a later date. We may refer you to a LCP or FTF that serves your area. The local mediation program will then contact you directly.

Please note: The Attorney General's Office, Local Consumer Programs and Face-to-Face Mediation Programs **cannot** provide you with legal advice or act as your attorney. If you have questions concerning the specific application or interpretation of the law, please consult with a private attorney.

PUBLIC INQUIRY & ASSISTANCE CENTER

The PIAC Hotline answers thousands of calls each year from consumers with a wide range of questions and concerns in the area of consumer protection.

The Hotline is staffed weekdays from 10:00 a.m. to 4:00 p.m. with trained mediation specialists who can:

- answer questions and provide information;
- offer referrals to appropriate AGO divisions, other government agencies or organizations;
- provide information on the Attorney General's consumer complaint and mediation processes, including how to reach out to LCPs and FTFs.

To reach the PIAC Hotline, call **(617) 727-8400**.

ELDER HOTLINE

The Elder Hotline operates directly under PIAC and offers both hotline and mediation services to elders. The Hotline is staffed weekdays from 10:00 a.m. to 4:00 p.m. by trained intern and volunteer mediators who field a variety of consumer related questions, provide referrals to other agencies or divisions of the office, and offer mediation services when appropriate.

To reach the Elder Hotline or leave a message call **(888) 243-5337**.